

DOCKET NO. CITI0087

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re the U.S. Application of

Joseph C. KAWAN, et al.

Group Art Unit: 3624

U.S. Serial No.: 09/276,823

Examiner: Alain L. Bashore

Filed: March 26, 1999

For: SYSTEM, METHOD AND APPARATUS FOR VALUE EXCHANGE UTILIZING
VALUE-STORING APPLICATIONS

RESPONSE TO NON-FINAL OFFICE ACTION

U.S. Patent and Trademark Office
Customer Window, Mail Stop Amendment
Randolph Building
Alexandria, VA 22314

Sir:

In response to the non-final Office Action mailed December 21, 2004, the undersigned representative respectfully requests reconsideration of the rejections of record in light of the following remarks.

Remarks begin on page 11 of this paper.